

## Online Re-Enrollment Instructions for the GIC's Health Care Spending Account (HCSA) and/or Dependent Care Assistance Program (DCAP)

### 3 Easy Steps to Re-Enroll!!!

*Online Re-Enrollment is only available to current HCSA or DCAP participants who want to re-enroll for 2006. Open Enrollment will take place October 11, 2005 through November 10, 2005.*

#### STEP 1: Log on to [www.sentinelbenefits.com/flexchoice](http://www.sentinelbenefits.com/flexchoice)



Click on "Sign-In" and enter your User ID (Social Security Number) and Password (last 4 digits of your SSN). If you were a member in 2004, your password is your birth date in the following format: MMDDYYYY.

In order to protect your privacy, you will be prompted to change your password from the original default password, if you haven't already changed it.

Then click "Participant" which will take you to your 2005 pre-tax program election summary.

**IMPORTANT NOTE:** The Internal Revenue Service requires that any unused funds in a participant's account at plan year-end be forfeited. It is very important that you estimate your pre-tax contributions carefully. However, the IRS recently issued a regulation allowing for a 2½ month grace period (end date March 15, 2006) during which you may incur eligible expenses to be deducted from your 2005 contributions. You can submit claims for expenses that you incur from January to December, as well as claims incurred during the 2½ month grace period up until April 15, 2006. **Expenses incurred and submitted during the grace period will be deducted from your 2005 contributions.**

#### STEP 2: Make selections for 2006



Click on "Benefit Enrollment" on the list that appears on the left hand side of the page. You will have two (2) benefit enrollment options: Dependent Care Assistance Program and Health Care Spending Account.

##### **If you want to enroll in DCAP:**

Click on "Dependent Care," click on "I wish to enroll," enter your Annual Election Amount up to \$5,000 (DO NOT enter a \$ or comma when making your election. Use the following format: "1200.00"). Click on the "calculate" button to automatically calculate your bi-weekly deduction and, after carefully reviewing your DCAP election, click the "submit" button.

##### **SMARTFLEX DEBIT CARD FOR DCAP ELECTION:**

- If you want a SmartFlex Debit Card for the first time, for you only, you must check the debit card enrollment box to enroll.
- If you already have a SmartFlex Debit Card and want to re-enroll for 2006 you must check the debit card enrollment box. This will automatically re-enroll you and any other 2005 cardholders (i.e. spouse, dependents).
- If you would like to add a card for a spouse or dependent for the first time or make changes, you will need to fill out the SmartFlex Debit Card Enrollment (paper) form.

### **If you want to enroll in HCSA:**

Click on "Health Care Spending Account," click on "I wish to enroll," enter your Annual Election Amount up to \$2,500 and no less than \$500. (DO NOT enter a \$ or comma when making your election. Use the following format: "1200.00"). Click on the "calculate" button to automatically calculate your bi-weekly deduction and, after carefully reviewing your HCSA election, click the "submit" button.

### **SMARTFLEX DEBIT CARD FOR HCSA ELECTION:**

- If you want a SmartFlex Debit Card for the first time, for you only, you must check the debit card enrollment box to enroll.
- If you already have a SmartFlex Debit Card and want to re-enroll for 2006 you must check the debit card enrollment box. This will automatically re-enroll you and any other 2005 cardholders (i.e. spouse, dependents).
- If you would like to add a card for a spouse or dependent for the first time or make changes, you will need to fill out the SmartFlex Debit Card Enrollment (paper) form.

## **STEP 3: Complete the Enrollment**



To complete your enrollment, you must print the "summary" page for your records. The summary page will list your 2006 HCSA and/or DCAP elections. Please review your pre-tax selections carefully. If you made a selection error you may return to the specific pre-tax program and re-enter your 2006 selections. NOTE: Your debit card selections will not appear on this summary page. After you have printed out your summary page, you may now exit the website by clicking on the "Logout" button on the upper left hand corner of your screen. Sentinel will inform your Payroll Coordinator of your pre-tax program selections and you should see your first 2006 bi-weekly deduction(s) taken in the pay advice of January 13, 2006.

### **Additional Information Available Online**

You will find everything you need to know to participate in the program on the GIC's website, [www.mass.gov/gic](http://www.mass.gov/gic).

- Details on the SmartFlex Debit card.
- Download enrollment and claim forms.
- A full listing of eligible HCSA and DCAP expenses.

And visit [www.sentinelbenefits.com/flexchoice](http://www.sentinelbenefits.com/flexchoice) to:

- Research eligible expenses and relevant IRS information.
- Check the status of your account and claims on line.
- Purchase over the counter and vision items on-line at a discount.
- Check out the frequently asked questions.